## THE COMMISSIONER OF PATENTS AND TRADEMARKS ASHINGTON, D.C. 20231

Sir:

Fansmitted herewith for filing is the Utility patent application of:

. 원

INVENTOR: AKIKO SATO AND YUSUKE MISHINA

For:

BANK SYSTEM PROGRAM, CREDIT SERVICE PROGRAM AND IC CARD

## Enclosed are:

- $\boxtimes$  10 sheets of  $\square$  formal  $\square$  informal drawings.
- Request for Priority transmitting certified copy of Japanese patent application 2002-369174 to claim priority date of December 20, 2002
- An assignment of the invention to Hitachi., Ltd.
- ☑ The filing fee is calculated as shown below:

For	Number Filed		Number Extra	RATE	Calculations
TOTAL CLARAC	1.2	20	0		00.00
TOTAL CLAIMS	13	-20		x\$18 =	
INDEPENDENT CLAIMS	3	-3	0	x\$86 =	00.00
CLAIMS	L <u>.</u>				
MULTIPLE DEPENDENT CLAIM(S) (if applicable) +\$290 =					
BASIC FEE					\$770.00
TOTAL OF ABOVE					\$770.00
REDUCTION BY ① FOR FILING BY SMALL ENTITY (note 37 C.F.R.§ 1.9, 1.27, 1.28).  IF APPLICABLE, VERIFIED STATEMENT MUST BE ATTACHED					
				TOTAL	\$770.00

☒ A check in the amount of \$810.00 to cover the filing and assignment fees is enclosed.

The Commissioner is hereby authorized to charge any additional fees associated with this communication, including patent application filing fees and processing fees under 37 C.F.R.§ 1.16 and 1.17, or credit any overpayment to **Deposit Account Number 08-1480**.

Respectfully submitted,

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REED SMITH LLP

3110 Fairview Park Drive Suite 1400 Falls Church, Virginia 22042 (703) 641-4200 December 16, 2003 16834 U.S. PTC 10/735872